

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

DONALD RAY FINGER  
ROSEMARY ANN FINGER  
Debtor(s)

Case No. 08-35094

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/23/2008.
- 2) The plan was confirmed on 03/05/2009.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on 03/11/2010, 03/31/2011.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on 04/05/2011, 12/12/2011.
- 5) The case was completed on 01/02/2013.
- 6) Number of months from filing to last payment: 48.
- 7) Number of months case was pending: 55.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$4,000.00.
- 10) Amount of unsecured claims discharged without payment: \$45,366.90.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor \$7,963.00  
Less amount refunded to debtor \$23.91

**NET RECEIPTS: \$7,939.09**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan \$3,500.00  
Court Costs \$0.00  
Trustee Expenses & Compensation \$443.51  
Other \$0.00

**TOTAL EXPENSES OF ADMINISTRATION: \$3,943.51**

Attorney fees paid and disclosed by debtor: \$0.00

**Scheduled Creditors:**

| Creditor Name                   | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|---------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| ALLIAN HEALTH SYSTEM            | Unsecured | 131.90          | NA             | NA            | 0.00           | 0.00      |
| ASSET ACCEPTANCE LLC            | Unsecured | 2,365.46        | 2,372.58       | 2,372.58      | 237.26         | 0.00      |
| BANK OF AMERICA                 | Unsecured | 1,228.41        | NA             | NA            | 0.00           | 0.00      |
| BARCLAYS BANK DELAWARE          | Unsecured | 2,578.45        | 2,578.45       | 2,578.45      | 257.85         | 0.00      |
| CAPITAL ONE                     | Unsecured | 1,178.43        | 1,199.72       | 1,199.72      | 119.97         | 0.00      |
| CAPITAL ONE                     | Unsecured | 3,410.14        | 3,535.41       | 3,535.41      | 353.54         | 0.00      |
| CARVER COUNTY TAXPAYER SVC      | Secured   | 3,075.62        | 6,239.38       | 6,239.38      | 0.00           | 0.00      |
| CITY OF CHICAGO DEPT OF REVENUE | Unsecured | 200.00          | 200.00         | NA            | 0.00           | 0.00      |
| CTR DIAGNOSTIC IMAGING          | Unsecured | 745.71          | NA             | NA            | 0.00           | 0.00      |
| DIVERSIFIED ADJUSTMENT SERVICE  | Unsecured | 1,050.00        | NA             | NA            | 0.00           | 0.00      |
| ECAST SETTLEMENT CORP           | Unsecured | 1,322.04        | 1,322.04       | 1,322.04      | 132.20         | 0.00      |
| EMPI INC                        | Unsecured | 539.30          | NA             | NA            | 0.00           | 0.00      |
| FAIRVIEW HEALTH SERVICES        | Unsecured | 134.48          | 102.90         | 102.90        | 10.29          | 0.00      |
| FIRST FINANCIAL PORTFOLIO MGMT  | Unsecured | 2,500.01        | 2,547.27       | 2,547.27      | 254.73         | 0.00      |
| GC SERVICES                     | Unsecured | 579.79          | NA             | NA            | 0.00           | 0.00      |
| INTEGRITY DIRECT                | Unsecured | 51.92           | NA             | NA            | 0.00           | 0.00      |
| JC PENNEY                       | Unsecured | 1,404.00        | NA             | NA            | 0.00           | 0.00      |
| MINNESOTA LUNG CENTER           | Unsecured | 113.19          | NA             | NA            | 0.00           | 0.00      |
| MINNESOTA CENTER FOR OBESITY    | Unsecured | 232.00          | NA             | NA            | 0.00           | 0.00      |
| MPLS CLINIC OF NEUROLOGY        | Unsecured | 575.95          | 586.89         | 586.89        | 58.69          | 0.00      |
| ORCHARD BANKCARD SERVICES       | Unsecured | 2,319.19        | NA             | NA            | 0.00           | 0.00      |
| PHEONIX AST COMO LAW FIRM       | Unsecured | 265.71          | NA             | NA            | 0.00           | 0.00      |
| PRA RECEIVABLES MANAGEMENT      | Unsecured | 3,787.43        | 4,282.42       | 4,282.42      | 428.24         | 0.00      |
| PRA RECEIVABLES MANAGEMENT      | Unsecured | 6,924.88        | 8,209.04       | 8,209.04      | 820.90         | 0.00      |
| PUBLISHERS CLEARING HOUSE       | Unsecured | 29.10           | NA             | NA            | 0.00           | 0.00      |
| PUBLISHERS CLEARING HOUSE       | Unsecured | 59.84           | NA             | NA            | 0.00           | 0.00      |
| RNS                             | Unsecured | 31.99           | NA             | NA            | 0.00           | 0.00      |
| RODALE PRESS BOOKS              | Unsecured | 45.94           | NA             | NA            | 0.00           | 0.00      |
| T MOBILE                        | Unsecured | 579.79          | 179.79         | 179.79        | 17.98          | 0.00      |
| TOYOTA MOTOR CREDIT             | Secured   | 21,089.73       | 19,102.15      | 19,102.15     | 0.00           | 0.00      |
| TOYOTA MOTOR CREDIT CO          | Unsecured | 8,915.73        | 8,915.73       | 8,915.73      | 891.57         | 0.00      |

**Scheduled Creditors:**

| Creditor Name                | Class     | Claim Scheduled | Claim Asserted | Claim Allowed | Principal Paid | Int. Paid |
|------------------------------|-----------|-----------------|----------------|---------------|----------------|-----------|
| UROLOGY ASSOCIATES           | Unsecured | 270.39          | NA             | NA            | 0.00           | 0.00      |
| US BANK                      | Unsecured | 2,541.64        | 2,666.76       | 2,666.76      | 266.68         | 0.00      |
| US BANK                      | Unsecured | NA              | 376.50         | 376.50        | 37.65          | 0.00      |
| US BANK                      | Unsecured | 131.90          | 130.00         | 130.00        | 13.00          | 0.00      |
| US BANK                      | Unsecured | 265.71          | 252.00         | 252.00        | 25.20          | 0.00      |
| WASTE MANAGEMENT RESIDENTIAL | Unsecured | 31.99           | NA             | NA            | 0.00           | 0.00      |
| WEED MAN                     | Unsecured | 76.33           | NA             | NA            | 0.00           | 0.00      |
| WILSHIRE CREDIT CORP         | Unsecured | 0.00            | NA             | NA            | 0.00           | 0.00      |
| WORLD FINANCIAL NETWORK NAT  | Unsecured | 655.67          | 698.28         | 698.28        | 69.83          | 0.00      |

**Summary of Disbursements to Creditors:**

|                                     | <u>Claim Allowed</u> | <u>Principal Paid</u> | <u>Interest Paid</u> |
|-------------------------------------|----------------------|-----------------------|----------------------|
| <b>Secured Payments:</b>            |                      |                       |                      |
| Mortgage Ongoing                    | \$0.00               | \$0.00                | \$0.00               |
| Mortgage Arrearage                  | \$0.00               | \$0.00                | \$0.00               |
| Debt Secured by Vehicle             | \$19,102.15          | \$0.00                | \$0.00               |
| All Other Secured                   | \$6,239.38           | \$0.00                | \$0.00               |
| <b>TOTAL SECURED:</b>               | <b>\$25,341.53</b>   | <b>\$0.00</b>         | <b>\$0.00</b>        |
| <b>Priority Unsecured Payments:</b> |                      |                       |                      |
| Domestic Support Arrearage          | \$0.00               | \$0.00                | \$0.00               |
| Domestic Support Ongoing            | \$0.00               | \$0.00                | \$0.00               |
| All Other Priority                  | \$0.00               | \$0.00                | \$0.00               |
| <b>TOTAL PRIORITY:</b>              | <b>\$0.00</b>        | <b>\$0.00</b>         | <b>\$0.00</b>        |
| <b>GENERAL UNSECURED PAYMENTS:</b>  | <b>\$39,955.78</b>   | <b>\$3,995.58</b>     | <b>\$0.00</b>        |

**Disbursements:**

|                              |                          |
|------------------------------|--------------------------|
| Expenses of Administration   | <u>\$3,943.51</u>        |
| Disbursements to Creditors   | <u>\$3,995.58</u>        |
| <b>TOTAL DISBURSEMENTS :</b> | <b><u>\$7,939.09</u></b> |

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 07/08/2013

By: /s/ Tom Vaughn

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.